

CITY OF SAINT PAUL Mayor Christopher B. Coleman

300 City Hall Annex 25 West Fourth Street Saint Paul, Minnesota 55102 www.ci.stpaul.mn.us/depts/parks Telephone: 651-266-6400 Facsimile: 651-292-7405 TTY: 651-266-6378

INSURANCE REQUIREMENTS FOR EVENTS IN THE CITY OF SAINT PAUL

Insurance is required for the following types of events: Walks, runs, bicycle events, parades, cross country meets, photo shoots and filming, public events serving food and/or alcohol, placement of large games/inflatables and dunk tanks on event site.

If insurance is required for an event, the lessee must obtain Comprehensive General Liability (CGL) coverage and possibly automotive coverage from a company licensed to do business in the State of Minnesota. Such insurance shall be at a minimum of the amounts listed below per individual claim, and aggregate, and shall further include the City of Saint Paul being named as an **ADDITIONAL INSURED**.

Additional insurance amounts and/or coverage with the City of Saint Paul listed as an additional insured may be required as listed below:

Effective January 1, 2008 through June 30, 2009

- If fireworks are part of an event, \$3,000,000 in the aggregate must be obtained.
- If vehicles are part of a public event and will be used on event grounds, automotive coverage must be obtained in the amount of \$400,000 per occurrence, \$1,200,000 in aggregate.
- If alcohol is served/sold at an event, general liability insurance in the amount of \$400,000 per occurrence, \$1,200,000 in aggregate must be obtained.
- If renting/reserving a Parks and Recreation Showmobile, \$50,000 in property damage must also be obtained in additional to the CGL of \$400,000 per individual claim and \$1,200,000 in aggregate.

Effective July 1, 2009

- If fireworks are part of an event, \$3,000,000 in the aggregate must be obtained.
- If vehicles are part of a public event and will be used on event grounds, automotive coverage must be obtained in the amount of \$500,000 per occurrence, \$1,500,000 in aggregate.
- If alcohol is served/sold at an event, general liability insurance in the amount of \$500,000 per occurrence, \$1,500,000 in aggregate must be obtained.
- If renting/reserving a Parks and Recreation Showmobile, \$50,000 in property damage must also be obtained in additional to the CGL of \$500,000 per individual claim and \$1,500,000 in aggregate.

If state law requires you to carry workers' compensation insurance coverage for your employees, you could be required to show proof of such insurance.

Please Note: The City reserves the right to change the amounts and/or types of insurance it requires for an event.

A copy of the insurance policy, <u>including event name</u>, <u>date and location</u>, must be submitted to the City department that permit is being issued from.

Parks and Recreation: A copy of the insurance certificate must be sent prior to the event. It can be mailed to 1100 N. Hamline Ave., Saint Paul, MN, 55108, 651-632-5111, faxed to 651-632-5115 or emailed to karen.clark@ci.stpaul.mn.us or other staff as instructed.

Police Community Services: Attention: John Lozoya, SPPD/Community Services, 367 Grove, Saint Paul, MN 55101, 651-558-2350, faxed to 651-558-2355 or emailed to john.lozoya@ci.stpaul.mn.us



